

INTEREST SYSTEM
RATES SCREEN

DATE 02/05/97
TIME 15:15:16

<u>CLOSING DATE</u>	<u>RATES</u>		
<u>MM/DD/CCYY</u>	<u>BASE</u>	<u>LOAN</u>	<u>CREDITCOST OF \$\$\$</u>
	00.000	00.000	00.000
01/21/1997	07.625	05.125	05.625
12/31/1996	07.625	05.000	05.750
11/21/1996	07.625	05.125	05.500
10/21/1996	07.625	05.125	05.625
09/21/1996	07.625	05.250	05.625
08/21/1996	07.625	05.250	05.625
07/21/1996	07.625	05.250	05.625
06/21/1996	07.625	05.125	05.625
05/21/1996	07.625	05.125	05.625
04/21/1996	07.625	05.000	05.625
03/21/1996	07.625	05.000	05.500
02/21/1996	07.625	05.000	05.625

OPER NAME:

PF7: CHANGE PROCESS

PF12/CLEAR: EXIT

PF

FIGURE 1

PAINWEBBER				DATE:	02/05/97
MARGIN INTEREST RATES CHANGE SCREEN				PAGE:	1
ADVANCE TO ACCOUNT: _____					
	W/C	ACCOUNT	ADJ CODE RATE	REQ FROM	EFFECTIVE DATES TO
			IGN		
A A=ADD C=CHANGE D=DELETE					
			0.000	020597 123199	
←----- MESSAGES AND HELP ----->					
F6=UPDATE		F8=RESET		F9=HELP	
F10=PREV PAGE		F11=NEXT PAGE		PF=	
F12=RETURN TO FIRST MENU CLEAR=RETURN TO FIRST MENU					

FIGURE 2

TABLE OF CONTENT

PAINWEBBER DATE: 02/05/97
MARGIN INTEREST RELATED ACCOUNTS SCREEN PAGE: 1
PF ____ ----> 07=BROWSE BACKWARD 12=PREV SCREEN

START AT GROUP NO.: ENTER GROUP NO. OR START AT BEGINNING OF FILE
ADJ. CODE: C GROUP NO.: 001 OFFICE: AB
ACCT. NUM. 16275 16393

ADJ. CODE: C GROUP NO.: 002 OFFICE: AC
ACCT. NUM. 32560 33480

ADJ. CODE: C GROUP NO.: 003 OFFICE: AK
ACCT. NUM. 17349 25440

ADJ. CODE: C GROUP NO.: 004 OFFICE: AP
ACCT. NUM. 02326 49272

LAST GROUP NUMBER: 158

ENTER ADD/BROWSE FORWARD/UPDATE F7 BROWSE BACKWARD F12 PREV SCREEN CLEAR
EXIT ADJ CODE = D: PRESS ENTER TO DELETE GROUPS; ADJ CODE = C: MAKE CHANGES
TO GROUP AND PRESS ENTER; ADJ CODE = A: NEW GROUP NUMBER, ADD NEW ACCTS AND
ENTER

FIGURE 3

MARGIN INTEREST SYSTEM
INTEREST BILLING CORRECTION

DATE: 02/05/1997
TIME: 11:02:23

OFFICE: AB FA:

A (A=ALL,M=MARGIN INTEREST,L=LATE PAYMENT)

ACTN	ACCOUNT	FA	TYPE	AMOUNT	DAYS	AVERAGE BAL	RATE	CLOSE DATE
CL	AB53732	DI	MARG	1,404.50	21	287,488	8 3/8	01/21/1997
	BOYD HELEN							
CL	AB53738	DI	MARG	544.65	21	111,485	8 3/8	01/21/1997
	MCGEHEE PA							
CL	AB53759	DI	MARG	5,232.03	21	1,070,948	8 3/8	01/21/1997
	HANLEY WIL							
CL	AB54123	DI	MARG	24.26	14	6,161	10 1/8	01/21/1997
	PRITZLAF J							

ACTIONS: CL=CLIENT, BR=BRANCH, FA=FINANCIAL ADVISOR.

PF2: INTEREST TOTALS PF10: PREV PF11: NEXT PF12/CLEAR: EXIT PF ____

FIGURE 4

TABLE 4-1

INTEREST SYSTEM
ALL TOTALS SCREEN
02/21/1997

CURRENT DATE 02/28/97
CLOSE DATE

FA	ORIG INT CHGD CLIENT	INT FA PD	BR INT REV ADJ DR (CR)	NET INT CLIENT PD
--	-----	-----	-----	-----
DI	10851.52	0.00	0.00	10851.52
GE	26.31	0.00	0.00	26.31
JT	3158.58	0.00	0.00	3158.58
TG	71.27	0.00	0.00	71.27
TW	3704.21	0.00	0.00	3704.21
YB	1202.44	0.00	0.00	1202.44
01	901.44	0.00	0.00	901.44
02	8.34	0.00	0.00	8.34
06	34.74	0.00	0.00	34.74
07	3169.83	0.00	0.00	3169.83
08	624.79	0.00	0.00	624.79
14	1.06	0.00	0.00	1.06
15	830.85	0.00	0.00	830.85

PF2: DETAIL SCREEN PF10: PREV PF11: NEXT PF12/CLEAR: EXIT PF ____
MORE DATA

FIGURE 5

FIGURE 6

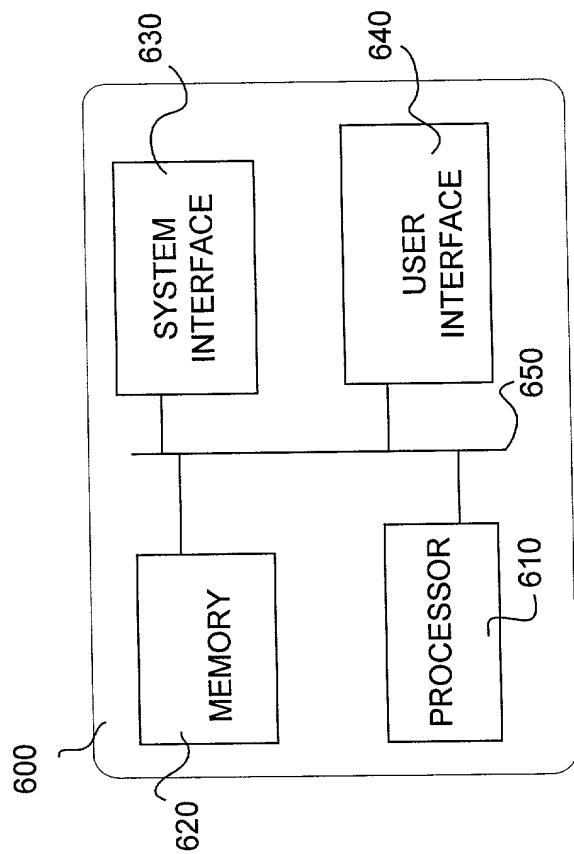


Figure 8

-----+-----					
+ Margin Interest System				Date:03/01/2000	+
+ Rate Calendar				Time: 11:20:26	
				PAGE 01 OF 05	+
+ Ref. Rate: PW BASE RATE				As Of: 03/01/2000	+
+ Day Date Rate New Rate					+
+ =====				=====	+
+ Sun. 2/22/99 7.4950088765				7.4950088765	+
+ Mon. 2/23/99 7.4950088765				7.4950088765	+
+ Tue. 2/24/99 7.4950088765				7.4950088765	+
+ Wed. 2/25/99 7.4950088765				7.4950088765	+
+ Thu. 2/26/99 7.6659578009				7.4950088765	+
+ Fri. 2/27/99 7.6659578009				7.4950088765	+
+ Sat. 2/28/99 7.6659578009				7.4950088765	+
+ F1=Menu F3=Return F7/F8=Bwd/Fwd F12=Exit					+
+-----+-----					+

FIGURE 8

Page 22 of 22

Margin Interest System		Date: 03/01/2000
Main Menu		Time: 11:20:26
<u>DEBIT</u>	<u>CREDIT</u>	
1. Account Information	A. Account Information	
2. Interest Billing Correction System	B. Credit Reports	
3. Loan Reports	C. Set Type 1 Rebates	
4. Preferred Rates		
5. Approve Preferred Rates		
6. Administration		
Option : 1		
Please enter option and Press Enter Key.		
Enter=Selection	F3=Return	F12=Exit

To select an item from the menu, the required option number should be entered in the 'Option' field provided and the Enter key pressed.

FIGURE 9

100221 065200

```
+-----+
-+
+
+           Margin Interest System - Debit      Date:
03/01/2000+
+           Daily Billing History                Time: 11:20:26 +
+
+
+ Account No.: AB 12345                        INT Cycle Month : ____ +
+ Name: Joe Smith
+
+           Date           Debit           Rate           Interest
+           -----          -----          -----          Charged
+           -----          -----          -----          -----
+ 06/21/1999      124,983.54      8.87500           30.81
+ 06/20/1999      138,743.10      8.77500           33.82
+ 06/19/1999      118,224.22      9.02500           29.64
+ 06/18/1999      156,329.50      8.75000           38.00
+ 06/17/1999      122,420.26      8.68500           29.53
+ 06/16/1999      115,754.20      8.96250           28.82
+ 06/15/1998      115,754.20      9.22500           29.66
+ 06/14/1998      120,200.10      9.37500           31.30
+ 06/13/1998      149,876.50      9.45000           39.34
+ 06/12/1998      128,486.22      9.50000           33.91
+
+ Avg.Debit Bal: $101,320.15  Days: 14  Wgtd Rate: 8.955  Int. Chg: $845.34 +
+
+ ..... Message Area .....
+ Enter=Process  F1=Menu    F3=Return    F7/F8=Bwd/Fwd    F12=Exit
+-----+
-+
```

FIGURE 10

```

+-----+
--+
+
+           Margin Interest System - Debit                      Date:03/01/2000 +
+           Monthly Billing History                               Time:  11:20:26 +
+
+
+
+ Account No.: AB 12345                                         +
+           Name: Joe Smith                                     +
+
+
+
+           Date           Avg. Debit           Debit           Weighted           Interest
+           -----           -----           Days           Avg Rate           Charged
+           -----           -----           -----           -----           -----
+ 06/21/1999           124,983.54           16           8.87500           492.99
+ 05/21/1999           138,743.10           18           8.77500           608.74
+ 04/21/1999           118,224.22           19           9.02500           563.12
+ 03/21/1999           156,329.50           16           8.75000           607.95
+ 02/21/1999           122,420.26           20           8.68500           590.68
+ 01/21/1999           115,754.20           19           8.96250           547.54
+ 12/31/1998           115,754.20           17           9.22500           504.25
+ 12/21/1998           120,200.10           15           9.37500           469.53
+ 11/21/1998           149,876.50           18           9.45000           711.91
+ 10/21/1998           128,486.22           22           9.50000           745.93
+ 09/21/1998           126,325.19           20           9.47500           664.96
+ 08/21/1998           129,875.25           19           9.95000           682.03
+ ..... Message Area .....
+ Enter=Process      F1=Menu      F2=Daily History      F3=Return      F12=Exit
+-----+
--+
```

FIGURE 11

100227 075200

```
+-----+
+               Margin Interest System – Debit               Date: 03/01/2000+
+               Account Information                           Time: 11:20:26+
+
+   Account no: B3 23834                                     As Of Date: 05 / 22 / 1999+
+   Name : Ron Resnick                                       +
+   Addr 1: 145 Kingsberry Dr                               +
+   Addr 2: Somerset                                         +
+
+   Current Rate: 7.50000      Rate Last Changed : 03 / 19 / 1999+
+   Rate Used : _PW BASE RATE                                  +
+   Preferred Rate Calculation: PW BASE RATE - 60 (Pending Approval)+
+   Cost of Money: 125.98                                       +
+   Family Status: YES                                           +
+
+   Maximum Approved PWCL Loan: $100,000.00      Eff. Date: 03 / 22 / 1999+
+
+   Current Total Debit: $      45,000.00          Number of Debit days: 13+
+   Accrued Int. : $           623.25              +
+   Total Payoff : $      45,623.25              Number of days: ACTUAL+
+
+   Please enter the Account number      Change the As of Date, as required.+
+
+F1=MenuF2=GridsF3=ReturnF4= Dly Billing F6=Mnthly BillingF7=Broker Comp F9=Related
+-----+
```

FIGURE 12

Print of Screen

```
+-----+
+           Margin Interest System - Debit           Date:03/01/2000 +
+           Administrative Functions                 Time: 11:20:26 +
+                                                     +
+                                                     +
+           1. Daily Rate Input                     +
+                                                     +
+           2. Loan Approval                         +
+                                                     +
+           3. Global / Custom Features             +
+                                                     +
+           4. Account Families                     +
+                                                     +
+           5. Broker Compensation                  +
+                                                     +
+           6. Maintain Blocked Accounts            +
+                                                     +
+           7. State Usury Rate Maintenance         +
+                                                     +
+           8. Account Billing Adjustment            +
+                                                     +
+           Selection:1                             +
+ Please enter option and press Enter key           +
+ ..... Message Area .....                       +
+           Enter=Process      F1=Menu      F12=Exit +
+-----+
```

FIGURE 16


```
+-----+
+               Margin Interest System - Debit      Date:03/01/2000+
+               Family of Related Accounts          Time: 11:20:26
+
+
+
+
+ Account No: CG 45678                                GROUP NUMBER: 0166 +
+ Name: Joe Smith                                     Page: 01 of 05   +
+
+
+ CG 45678    CG 56789    CG 67890    CG 78901    CG 90123   +
+ CG 65412    CG 98523    CG 00871    CG 25712    CG 51423   +
+ CG 05496    CG 98647    CG 25742    CG 58943    CG 65379   +
+
+
+
+
+
+
+
+ Total Debit: $      1,575,600     Accounts in Group: 15   +
+
+ PLACE A "D" NEXT TO THE ACCOUNT TO BE DELETED             +
+
+
+ F1=menu F2=Grp list F3=Return F4=Add Grp F5=Del Grp       +
F6=AddAcctsF12=exit      +
+-----+
```

FIGURE 17

T0022T"0152200T

+-----+				+
+ Margin Interest System – Debit				+
+ Loan Reports by Account				+
				DATE: 03/01/2000 +
				TIME: 11:20:26
				PAGE: 001 OF 021 +
+ As Of: (P=Previous Date, A= Last Cycle Close) A				+
+ Wire Code: __ Region: __ Division: 51__ Company: __				+
+ Account Type Debit Rate				+
+ -----				+
+ AB 12345 Margin 358,765.26 8.12500				+
+ AB 18766 Margin 256,328.21 8.25000				+
+ CC 12653 PWCL 255,438.45 8.35900				+
+ CG 21764 PWCL 250,786.10 8.27500				+
+				+
+				+
+				+
+				+
+				+
+				+
+ Total Debits : \$22,567,531.27 Over: :\$ 250,000				+
+				+
+				+
+				+
+ F1=Main menu F2=By Rate F3= Return F4=WtCd F7/F8=Bwd/Fwd F10/F11=First/Last				+
+-----+				+

FIGURE 20

10051012201

+-----+-----+	
Margin Interest System – Debit	Date: 03/01/2000
Preferred Rate	Time: 11:20:26
+-----+-----+	
Account No. : B3 23834	Thru _____
Name : Ron Resnick	
+-----+-----+	
Preferred Rate in Effect Thru: 06/21/1999	
+-----+-----+	
Debit Size : \$	45,000
Est. Annual Comm: : \$	2,000
+-----+-----+	
Reference Rate: PW BASE	
Mark-up / Down in Basis Pts : - 37.5	
+-----+-----+	
Actual Rate: 8.00000	
Net Spread: \$ _____	
+-----+-----+	
Est. Annual Net Interest: \$	797
ROE:	42.81
ROE with Commission:	78.916
+-----+-----+	
Enter=Edit F1=Menu F3=Return F4=Rates F5=Reas cd F6=History F9=Approve	
+-----+-----+	

FIGURE 22


```
+-----+
-+
+      Margin Interest System - Debit      Date:03/01/2000 +
+      Reasons for Disapproval            Time:  11:20:26 +
+                                         +
+                                         +
+                                         +
+ Code       Reason                      +
+ -----   - - - - -                   +
+    01      Please call to discuss     +
+    02      Grid structure not acceptable +
+    03      Rate too low                +
+    04      Rate too high               +
+    05      Use another Base Rate       +
+    ..      .....                     +
+                                         +
+                                         +
+                                         +
+                                         +
+                                         +
+                                         +
+                                         +
+                                         +
+                                         +
+                                         +
+         ..... Message Area .....    +
+ Enter=Edit F1=Menu F3=Return F7/F8=Bwd/Fwd F9=Approve F12=Exit +
+-----+
```

```

+-----+
+                                     +
+               Margin Interest System - Debit          Date:03/01/2000 +
+               Rate Approval History                   Time:  11:20:26 +
+                                                     +
+                                                     +
+ Change      Rate           Date       Rej       Div       Admin   +
+ To Acct.    Description     Approved   Cd        Userid  Userid  +
+-----+-----+-----+----+-----+-----+ +
+ AB 12345    Libor-30 less  55         06/18/1999                AA01    AA02  +
+ BC 44444    PW Base  less  60         03/02/1999                BC01    AA02  +
+ WE 10101    PW Base  less 100        12/15/1998                WW01    AA02  +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+                                                     +
+ ..... Message Area ..... +
+ F1=Menu      F3=Return      F7/F8=Bwd/Fwd      F12=Exit +
+-----+-----+-----+-----+-----+-----+ +
+-----+

```

```

+-----+
+           Margin Interest System - Debit           Date:03/01/2000 +
+           Interest Calculation Change              Time: 11:20:26 +
+
+ Account No.:  _ _ _ _ _ Thru  _ _ _ _ _ As Of:  _/_/_/ _ _ _ _ +
+           Name:                                     +
+
+ Wire Code   :  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ +
+
+ Region      :  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ +
+
+ Division    :  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ +
+
+ Company     :  AB                                           +
+
+ Days to be used          :          (360)                     +
+
+ Simple Interest Calculation :  _ (Y/N)                       +
+
+ ..... Message Area ..... +
+ Enter=Edit   F1=Menu   F3=Return   F9=Approve   F12=Return +
+-----+

```

FIGURE 27

Figure 28

```
+-----+
+           Margin Interest System - Debit           Date: 01/01/2000 +
+           Loan Approval                           Time: 11:20:26 +
+
+
+ Account Number: AB 12345
+ Name : Joe Smith
+
+
+
+ PWCL Approved Loan Amt.: $    100,000
+ Eff. Date: 06/05/1999
+
+
+
+
+ ..... Message Area .....
+ Enter=Edit      F1=Menu      F3=Return      F9=Approve      F12=Exit
+-----+
```

FIGURE 28


```

+-----+
-+
+           Margin Interest System - Credit           Date:03/01/2000 +
+           Account Information                       Time: 11:20:26 +
+
+
+ Account no: B3 23834                               As of Date: 01 / 02 / 2000 +
+ Name   : _____ +
+ Addr 1: _____ +
+ Addr 2: _____ +
+
+ Current Rate: 7.50000           Rate Last Changed: 3/19/1999 +
+ Rate Used   : PW BASE RATE +
+ Credit Rate Calculation: 60% of PW BASE RATE +
+
+
+ Current Credit Bal: 45,000.00           Number of Credit Days: +
13+
+ Accrued Interest   : 623.25           Number of Days: ACTUAL +
+
+
+ Please enter Account Number. Change As-of date as required. +
+ F1=Menu F3=Return F4= Dly Billing F6=Mthly Billing F12=Exit +
+-----+
-+

```

FIGURE 31

```

+-----+
+           Margin Interest System - Credit           Date:03/01/2000 +
+           Daily Interest Rebate History             Time:  11:20:26 +
+
+ Account No.: AB 12345                               INT Cycle Month :  ____ +
+           Name: Joe Smith                             +
+
+
+           Date           Credit           Rate           Interest       +
+ -----
+ 06/21/1999      124,983.54      8.87500           30.81      +
+ 06/20/1999      138,743.10      8.77500           33.82      +
+ 06/19/1999      118,224.22      9.02500           29.64      +
+ 06/18/1999      156,329.50      8.75000           38.00      +
+ 06/17/1999      122,420.26      8.68500           29.53      +
+ 06/16/1999      115,754.20      8.96250           28.82      +
+ 06/15/1998      115,754.20      9.22500           29.66      +
+ 06/14/1998      120,200.10      9.37500           31.30      +
+ 06/13/1998      149,876.50      9.45000           39.34      +
+ 06/12/1998      128,486.22      9.50000           33.91      +
+
+ Credit: $845.34 Days: 14 Avg.Bal:  $101,320.15  Wgtd Rate: 8.95500 +
+
+ ..... Message Area ..... +
+ Enter=Process  F1=Menu    F3=Return  F7/F8=Bwd/Fwd  F12=Exit +
+-----+

```

FIGURE 32

FIGURE 36

```
+-----+
-+
+      Margin Interest System - Credit      Date:
03/01/2000      +
+      Credit Reports by Wire Code for a Type Time: 11:20:26 +
+
+      As Of:  (P = Previous Date, A = Last Cycle Close)  A
+
+      Type: TYPE 1  Region: ____ Division: ____ Company: ____
+
+      Wire Code      Credit      Avg. Rate
+      -----
+      AB      11,215.10      8.75000
+      AC      8,762.20      8.93250
+      AG      5,429.15      7.88000
+      CB      5,405.15      7.45000
+      CC      2,902.05      7.43250
+      CG      2,693.60      7.12500
+
+
+      Total      $38,325.75      8.15000
+
+
+
+      COF : 7.50000
+
+      ..... Message Area .....
+
+      Enter=Process  F1=Menu  F3=Return  F7/F8=Bwd/Fwd  F12=Exit
+
+-----+
-+
```

FIGURE 36

TELETYPE "DEBET"

```
+-----+
-+
+      Margin Interest System - Credit      Date:03/01/2000
+
+      Set Type 1 Rebate                    Time: 11:20:26 +
+
+
+
+      Wire Code      : AB
+
+
+      Current Type 1 Credit Balance :  $ 6,5678,987.67
+
+      Reference Rate      : PW BASE
+
+
+      Balance      Balance      Mark-up/      Net Rate
+      From        To          Down
+
+      $ 0.00      $ 10,000.00      85 %      8.725
+      $ 10,000.01 $ 99,999,999,999.99  90 %      9.125
+      _____
+      _____
+
+
+      ... Message Area ...
+      Enter=Edit  F1=Menu  F3=Return  F4=Rates  F9=Apprv  +
+-----+
-+
```

FIGURE 37